

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MINNESOTA

In Re:

Chapter 7

CHAD STEVEN ARVOLA  
KATIE MARIE ARVOLA

BKY Case #16-41273

Debtors.

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**NOTICE OF ABANDONMENT**

TO: The United States Trustee, all creditors, and all parties in interest.

On **October 20, 2017**, or as soon thereafter as the transaction may be completed, the undersigned trustee of the estate of the debtors named above will abandon property of the estate as follows:

This Chapter 7 bankruptcy case was filed on April 29, 2016. J. Richard Stermer is the duly appointed trustee in this case.

The Debtors scheduled their 100% ownership in Arvola Homes, Inc. Arvola Homes, Inc. owned rental property in Wright County, Minnesota, located at 837 Aspen Lane, Montrose, MN 55363, and 811 Acacia Dr. S., Annandale, MN 55302, which have now been sold through the bankruptcy estate.

There is little or no other equity in Arvola Homes, Inc. for the benefit of the bankruptcy estate. The Trustee believes this abandonment is in the best interest of the estate.

**OBJECTION: MOTION: HEARING.** Under applicable rules, any objection must be in writing, be delivered to the trustee and the United States Trustee, and be filed with the clerk, not later than 12:00 o'clock noon on the day before the above date. If an objection is made or an order is required, the trustee moves the court for such orders as may be necessary and appropriate. If an objection is timely delivered or filed, the court will hold an expedited hearing on the objection with reduced notice of the hearing. The hearing will be scheduled by the trustee with notice by the trustee to the objecting party and the United States Trustee.

Clerk of Court  
301 US Courthouse  
300 South 4<sup>th</sup> Street  
Minneapolis, MN 55415

United States Trustee  
300 South 4<sup>th</sup> Street  
Minneapolis, MN 55415

Trustee  
(See below)

Dated: September 20, 2017

/e/ J. Richard Stermer

J. Richard Stermer, Trustee  
P.O. Box 514  
Montevideo, MN 56265  
Telephone: (320) 269-6491

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: CHAD STEVEN ARVOLA  
KATIE MARIE ARVOLA

CASE NO: 16-41273

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

ECF Docket Reference No.

Judge:

Hearing Location:

Hearing Date:

Hearing Time:

Response Date:

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On 9/20/2017, I did cause a copy of the following documents, described below,  
Notice of Abandonment,

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 9/20/2017

/s/ J. RICHARD STERMER

J. RICHARD STERMER 216811

STERMER & SELLNER, CHTD.

102 PARKWAY DRIVE, PO BOX 514

MONTEVIDEO, MN 56265

320 269 6491

jackie.eggars@stermerlaw.com

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: CHAD STEVEN ARVOLA  
KATIE MARIE ARVOLA

CASE NO: 16-41273

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7  
ECF Docket Reference No.  
Judge:  
Hearing Location:  
Hearing Date:  
Hearing Time:  
Response Date:

On 9/20/2017, a copy of the following documents, described below,  
Notice of Abandonment,

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 9/20/2017



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Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
STERMER & SELLNER, CHTD.  
J. RICHARD STERMER  
102 PARKWAY DRIVE, PO BOX 514  
MONTEVIDEO, MN 56265

CASE INFO

1 LABEL MATRIX FOR LOCAL NOTICING  
08644  
CASE 16-41273  
DISTRICT OF MINNESOTA  
MINNEAPOLIS  
WED SEP 20 12-35-09 CDT 2017

EXCLUDE

~~2 GATEWAY ONE LENDING FINANCE LLC  
CO STEWART BLIMEN JUNGERS  
2277 HWY 36 WEST SUITE 100  
ROSEVILLE MN 55113-3696~~

3 JPMORGAN CHASE BANK NATIONAL  
ASSOCIATION  
4500 PARK GLEN ROAD SUITE 300  
ST LOUIS PARK MN 55416-4891

EXCLUDE

~~4 MINNEAPOLIS  
301 US COURTHOUSE  
300 SOUTH FOURTH STREET  
MINNEAPOLIS MN 55415-1320~~

5 BANK OF AMERICA  
BUSINESS CARD PO BOX 15796  
WILMINGTON DE 19886-5796

6 BANK OF AMERICA  
PO BOX 851001  
DALLAS TX 75285-1001

7 BANK OF AMERICA  
PO BOX 851001  
DALLES TX 75285-1001

8 BANK VISTA  
125 TWIN RIVERS CT PO BOX 338  
SARTELL MN 56377-0338

9 BANKWEST  
311 10TH AVE S 3  
BUFFALO MN 55313-2459

10 BANKWEST  
311 10TH AVE S STE 3 PO BOX 546  
BUFFALO MN 55313-0546

11 BANKWEST  
PO BOX 546  
BUFFALO MN 55313-0546

12 BARCLAYCARD  
CARD SERVICES  
PO BOX 13337  
PHILADELPHIA PA 19101-3337

13 BARCLAYS BANK DELEWARE  
BUSINESS CARD SERVICE  
PO BOX 23066  
COLUMBUS GA 31902-3066

14 CAN CAPITAL  
2015 VAUGN ROAD SUITE 500  
KENNESAW GA 30144-7831

15 CAPITAL ONE  
PO BOX 6492  
CAROL STREA IL 60197-6492

16 CHASE  
CARDMEMBER SERVICE PO BOX 94014  
PALATINE IL 60094-4014

17 CHASE  
PO BOX 78035  
PHOENIX AZ 85062-8035

18 CITI  
PAYMENT REMITANCE CENTER PO BOX 6426  
CAROL STREAM IL 60197-6426

19 CITIBANK  
PO BOX 790034  
ST LOUIS MO 63179-0034

20 CITIZENS ALLIANCE BANK  
900 6TH STREET PO BOX 280  
HOWARD LAKE MN 55349-0280

21 CREDIT ONE BANK  
PO BOX 60500  
CITY OF INDUSTRY CA 91716-0500

22 CAPITAL ONE BANK USA NA  
PO BOX 71083  
CHARLOTTE NC 28272-1083

23 DELL FINANCIAL SERVICES  
P O BOX 81577  
AUSTIN TX 78708-1577

EXCLUDE

~~24 GATEWAY ONE LENDING AND FINANCE  
160 N RIVERVIEW DR SUITE 100  
ANAHEIM CA 92808-2293~~

25 HUNTINGTON NATIONAL BANK  
PO BOX 182519  
COLUMBUS OH 43218-2519

26 KABBAGE INC  
PO BOX 77081  
ATLANTA GA 30357-1081

27 LOAN ME INC  
PO BOX 5645  
ORANGE CA 92863-5645

28 OLD NAVY SYNCHRONY BANK  
OLD NAVY SYNCHRONY BANK PO BOX 530942  
ATLANTA GA 30353-0942

29 PHILLIPS AND COHEN ASSOCIATES LTD  
MAIL STOP 872 1004 JUSTISON STREET  
WILMINGTON DE 19801-5148

30 PRO BUILD  
PROBUILD ST CLOUD 2915 ROOSEVELT RD  
ST CLOUD MN 56301-9120

31 PRO BUILD  
PROBUILD ST CLOUD 2915 ROOSEVELT RD  
ST CLOUD MN 56301-9120

32 PRO CONSULTING SERVICES INC  
COLLECTIONS DIVISION PO BOX 66768  
HOUSTON TX 77266-6768

33 PYOD LLC ITS SUCCESSORS AND ASSIGNS  
AS ASSI  
OF CITIBANK NA  
RESURGENT CAPITAL SERVICES  
PO BOX 19008  
GREENVILLE SC 29602-9008

34 PYOD LLC ITS SUCCESSORS AND ASSIGNS  
AS ASSI  
OF FNB LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 19008  
GREENVILLE SC 29602-9008

35 PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

36 PROBUILD COMPANY  
2915 ROOSEVELT RD  
ST CLOUD MN 56301-9120

37 RYAN ARVOLA  
2116 LONGHORN LANE  
BUFFALO MN 55313-5600

38 SECURITY STATE BANK  
900 6TH ST PO BOX 280  
HOWARD LAKE MN 55349-0280

39 STANDARD BANK  
CARD CENTER PO BOX 740846  
CINCINNATI OH 45274-5933

40 STATE FARM BANK  
PO BOX 23025  
COLUMBUS GA 31902-3025

41 SYCRONY BANK  
TJX REWARDSSYNB PO BOX 530948  
ATLANTA GA 30353-0948

42 STATE FARM BANK  
CO BECKETT AND LEE LLP  
PO BOX 3001  
MALVERN PA 19355-0701

43 US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

44 UNITED RECOVERY SYSTEMS  
PO BOX 722929  
HOUSTON TX 77272-2929

EXCLUDE

~~45 US TRUSTEE  
1015 US COURTHOUSE  
300 S 4TH ST  
MINNEAPOLIS MN 55415-3070~~

46 VALENTINE KABARTAS INC  
PO BOX 325  
LAWRENCE MA 01842-0625

47 WELLS FARGO  
PAYMENT REMITANCE CENTER  
PO BOX 51174  
CAROL STREAM IL 60179-6426

48 WG FINANCING  
141 NORTH EAST 3RD AVENUE  
MIAMI FL 33132-2207

49 WINDSET CAPITAL CORPORATION  
4168 WEST 12600 SOUTH 2ND FLOOR  
RIVERTON UT 84096-7471

50 WRIGHT COUNTY  
811 ACACIA DRIVE  
ANNANDALE MN 55302-3489

51 WRIGHT COUNTY  
913 PALM CIRCLE  
ANNANDALE MN 55302-3498

52 WELLS FARGO BANK NA  
BUSINESS DIRECT DIVISION  
PO BOX 29482  
PHOENIX AZ 85038-9482

DEBTOR

53 CHAD STEVEN ARVOLA  
913 PALM CIRCLE  
ANNANDALE MN 55302-3498

EXCLUDE

~~54 J RICHARD STERMER  
STERMER SELLNER CHTD  
102 PARKWAY DRIVE  
PO BOX 514  
MONTEVIDEO MN 56265-0514~~

55 KATIE MARIE ARVOLA  
913 PALM CIRCLE  
ANNANDALE MN 55302-3498

EXCLUDE

~~56 WILLIAM A VINCENT  
WILLIAM A VINCENT PA  
12 CENTRAL AVE S  
PO BOX 100  
ELBOW LAKE MN 56531 0100~~